

ask



## SHIP

**Q: I've received a notice in the mail that the eligibility requirements for Medicaid are changing. I am on Medicare, and it says my income is higher than the new guidelines. It also says that spend down is no longer an option. What should I do?**

A. The guidelines for Medicaid eligibility are changing on June 1, 2014. These changes will affect different beneficiaries in different ways.

The spend down program will be eliminated. However, the income guidelines for other Medicaid programs will increase. The allowable resources (assets) will also increase.

If you have Medicare and a Medicaid spend-down now and have monthly income below \$993 (or \$1,820 for couples), the State will automatically

enroll you in Medicaid.

If you have Medicare now and have monthly income higher than \$1,820 (or \$2,445 for couples), you may have been notified that you no longer qualify for a Medicare Savings Program (MSP).

You will be able to enroll in a Medicare Advantage and/or Part D Drug Plan. You are also able to keep Original Medicare if you choose. You will have a 63-day Special Enrollment Period. If you continue to have the Low-income Subsidy (LIS) for Part D, you can change drug plans once per month including a Medicare Advantage Plan with drugs.

There are several resources to help you compare your options. Call the State Health Insurance Assistance Program (SHIP) for assistance with any of your Medicare questions.

You can schedule a personal consultation with a SHIP Counselor by calling 1-800-452-4800. SHIP Counselors are trained to assist you with your Medicare questions. The assistance you receive is always impartial and there is never a fee.

You can find a plan comparison tool at [www.medicare.gov](http://www.medicare.gov). This is an excellent resource that gives you a personalized comparison of plans. If you would prefer, a SHIP Counselor can assist you with the Planfinder tool.

If you have questions about anything related to Medicare, contact SHIP for help. Call 1-800-452-4800, 866-846-0139 TDD, or visit [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.

If you fit this category...	Your Transition Plan	Recommended Action
Already on Medicare, not full Medicaid <b>AND</b> monthly income of less than \$993 (\$1,331 for couples)**	Enrolled in full ABD Medicaid* Only those enrolled in spend down or MSP will be automatically transitioned	None Notice will be sent by the State New members will have to apply
Already on Medicare <b>AND</b> enrolled in spend down or a MSP <b>AND</b> monthly income of greater than \$993 (or \$1,331 for couples) but less than \$1,820 (\$2,445 for couples)**	Enrolled in MSP	None Notice will be sent by the State
Already on Medicare <b>AND</b> enrolled in spend down or MSP <b>AND</b> monthly income of greater than \$1,820 (\$2,445 for couples)**	Call SHIP	Contact SHIP at 1-800-452-4800, 866-846-0139 TDD <a href="http://www.Medicare.IN.gov">www.Medicare.IN.gov</a>